

**MEDIA KIT**  
**2018**

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COUNT

**THE**  
**Actuary**



**SOCIETY OF  
ACTUARIES®**

# Welcome to the 2018 media kit for <sup>THE</sup>Actuary.



## WHAT'S NEW?

*The Actuary*, published six times a year by the Society of Actuaries (SOA), was recognized for excellence by multiple awards programs again this past year. In 2017, *The Actuary* won a Platinum Hermes Creative Award in the Magazine category, and *TheActuaryMagazine.org* won a Silver EXCEL Award from Association Media & Publishing in the Digital Media: Website—Magazine category. *The Actuary* also won a 2016 Ozzie Award for Redesign in the Association/Non-Profit Magazine category from the Folio: Eddie & Ozzie Awards, which recognizes excellence in magazine editorial and design. Additionally, *The Actuary* received two honorable mentions—one for overall design and one for editorial for a single article—from the Folio: Eddie & Ozzie Awards in 2016.

The SOA is honored by the recognition, and *The Actuary* continues to reflect the credibility, integrity and trustworthiness of this well-respected international organization.



## ADVERTISE TODAY

Contact Dean Mather, M.J. Mrvica Associates Inc.

Tel: 856.768.9360

Fax: 856.753.0064

Email: [dmather@mrvica.com](mailto:dmather@mrvica.com)



# THE SOA IS THE WORLD'S LARGEST PROFESSIONAL ACTUARIAL ORGANIZATION, WITH **28,000** MEMBERS IN **87** COUNTRIES AROUND THE WORLD.

## ABOUT THE ACTUARY

Readers turn to *The Actuary* to find information they can trust.

With content developed by actuaries for actuaries, *The Actuary* gives readers the information they need to stay on top of actuarial trends and enhance their business career development. Feature stories include in-depth and timely articles that focus on all actuarial practice areas. In addition, in each issue readers will find articles on SOA education and research initiatives, happenings in the international community, useful tools and technology, and professional development.

## ABOUT THE SOA

With roots dating back to 1889, the SOA has developed into the world's largest professional actuarial organization, with 28,000 members in 87 countries around the world. The SOA's vision is to be the leading provider of globally recognized credentials establishing actuaries as business leaders who measure and manage risk to support financial security for individuals, organizations and the public.

Today, the SOA is a respected, credible, ethical and globally connected organization. But more than anything, the SOA is trusted—and so is the content in *The Actuary*.

**FEATURE**  
INSURANCE CAPITAL STANDARD

# TAILORING GLOBAL CAPITAL STANDARDS



The IAIS seeks to create principles, standards and other supporting materials for the supervisory policy and assist with their implementation.

**BY LIZ CEY, THOMAS AND NOMACK**

**AN UPDATE ON THE IAIS' EFFORT TO DEVELOP THE INSURANCE CAPITAL STANDARD**

Established in 1996, the International Association of Insurance Supervisors (IAIS) is a not-for-profit body composed of member insurance regulators and supervisors from around the world. There are more than 200 member states from nearly 100 countries represented in the IAIS. The IAIS' stated objective is to work and to contribute to global financial stability. As a global standard-setting body, the IAIS does not have authority within any particular jurisdiction or across the public markets in domestic or supervisory jurisdiction over insurers. Rather, the IAIS seeks to create principles, standards and other supporting materials for the supervision of the insurance sector and assist with their implementation should jurisdictional insurance authorities and governments choose to adopt them.

**THE INSURANCE CAPITAL STANDARD**

The Insurance Capital Standard (ICS) is contemplated as a common, global and standardized capital standard for internationally active insurance groups (IGAs).<sup>1</sup> The IAIS envisions the ICS serving as a minimum capital requirement for IGAs and acting as a complement to other supervisory tools within the Common Framework for the Supervision of Internationally Active Insurance Groups (CAIF) model,<sup>2</sup> of which the ICS is a component.

14 | *The Actuary* [www.actuary.org](http://www.actuary.org) JANUARY 2015

**FEATURE**  
RETIREMENT INCOME PRODUCTS

# TONTINE thinking



**SHOULD MORTALITY CREDITS BE REINTRODUCED EXPLICITLY IN THE DESIGN OF FUTURE RETIREMENT INCOME PRODUCTS?**

**BY HOSHE A. MILEVSKY**

In the year 1895, the government of England was struggling with the cost of an expensive and unpopular war against France and was looking for an innovative way to finance its expenditures and budget deficits as the most possible investment cost and risk. At the time, the only way a financial institution could borrow from a central bank, so the English decided to try a rather risky strategy: borrowing on the bond market from banks associated in France (officially) in France as well as the English. As a result of this strategy, the government of England, in 1895, issued a bond worth \$100 to 200 times the amount of the underlying asset, which was a 10-year annuity—the tontine for this article.

Basically, the government offered a certificate of weekly \$100,000 10 percent interest for seven years and then 7 percent interest in perpetuity, all in exchange for the \$1,000,000. But the principal would never be returned. Thus, for example, in the year 1896 after one year the Exchange would make \$100,000 in total interest payments to the holders of the bonds. The same process would be repeated in 1897, 1898 and so on. Thus, in the year 1900, the annual interest payments to the certificate would be reduced from 10 percent to 7 percent, which is a total

Author's Note: This article includes preliminary research based on research conducted by Hoshe A. Milevsky, a professor at York University, in cooperation with the Society of Actuaries (SOA). Some of the research was conducted in collaboration with the SOA. The author is not affiliated with the SOA.

14 | *The Actuary* [www.actuary.org](http://www.actuary.org) JANUARY 2015



Actuaries are at work all over the world—anticipating and solving business, economic and other problems for companies, institutions and societies. *The Actuary's* reach is global.

## ABOUT THE AUDIENCE

Actuaries are business professionals who measure and manage the financial implications of future events—pro and con, certain and uncertain, probable and improbable. To put it simply, they measure and manage risk.

Applying a blend of math, statistics and business knowledge, they serve as trusted financial and business advisers for employers in various industries. They work in financially focused businesses including insurance, employee benefits and consulting. The actuarial field is expanding to include just about any industry or opportunity where decisions carry financial weight: banking and investments, government, energy, health care, transportation, corporate, e-commerce, business analytics, marketing and more.

Specifically, readers of *The Actuary* work in life insurance, retirement systems, health benefit systems, property and casualty, risk management, financial and investment management, and more. They practice in 87 countries around the world, resulting in *The Actuary* having a global reach and influence.

### ADVERTISE TODAY

Contact Dean Mather, M.J. Mrvica Associates Inc.

Tel: **856.768.9360**

Fax: **856.753.0064**

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# Advertise today!

Actuaries inform and make decisions that lead to profits, savings, stability and success. *The Actuary* offers exceptional advertising opportunities for those who wish to get their company name and products out in front of these business professionals.

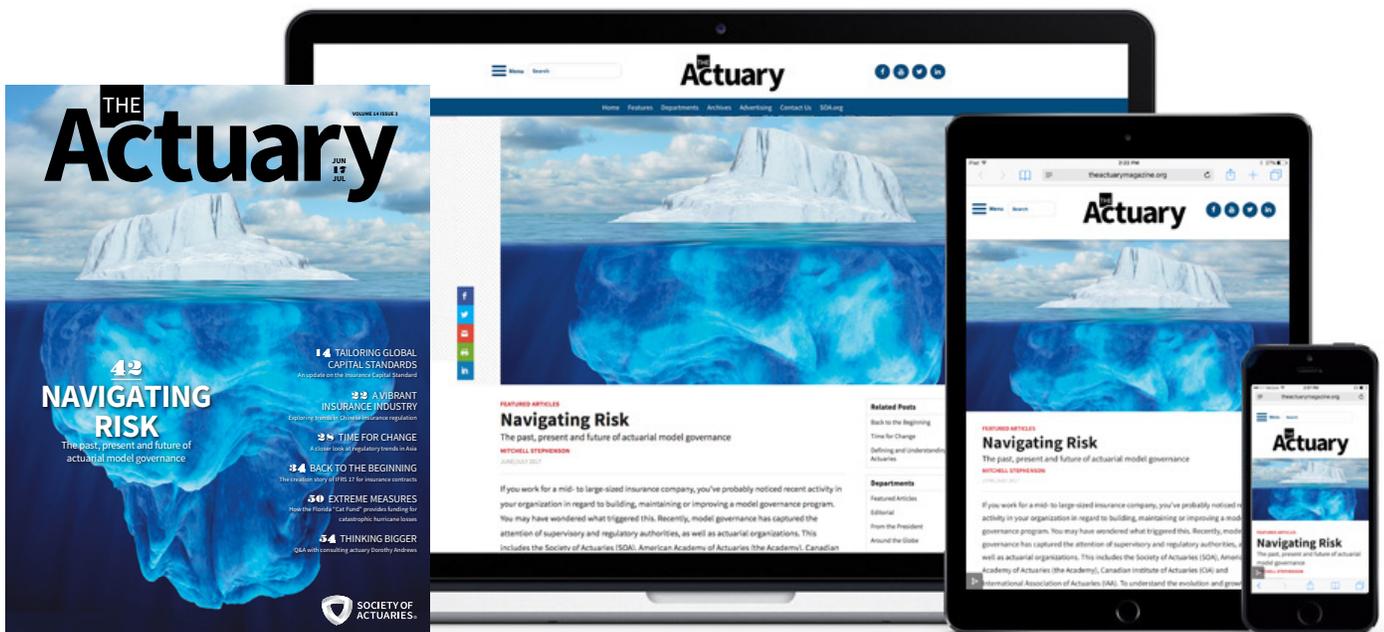
There are three ways to advertise with *The Actuary*:

**Print.** *The Actuary* is an award-winning magazine published six times a year. It is the only industry publication that is distributed to an exclusive list of 28,000 actuaries around the world, providing them with current and cutting-edge information about their profession.

**Online.** In 2016, *The Actuary* launched a dynamic, responsive website to complement the print magazine. Readers visit **[TheActuaryMagazine.org](http://TheActuaryMagazine.org)** to check out the magazine articles and web-exclusive content. Regular social media posts by the SOA and the addition of timely web-exclusive articles help drive a steady flow of traffic to the website, which garners about 9,300 pageviews per month.

If you want your advertisement to be seen by 28,000 actuaries around the world, advertise today. Contact Dean Mather at **856.768.9360** or **[dmather@mrvica.com](mailto:dmather@mrvica.com)** for more details and a quote.

**Email.** A bimonthly e-newsletter is deployed shortly after the magazine's mail date. It highlights feature articles from the current issue of *The Actuary*.



## 2018 EDITORIAL CALENDAR & MATERIALS DEADLINES

### FEBRUARY/MARCH

**Issue Theme:** Communication

**Issue Description:** Communication style affects how others perceive you, how well you can accomplish your day-to-day work, and how influential you can be both inside and outside of your organization. Various communication development themes, including how to build trust to effectively inspire your audience, how to successfully communicate technical detail to those in nontechnical roles and how to enhance your own personal communication style, will be the focus.

**Space Reservation:** Dec. 20, 2017  
**Materials Deadline:** Feb. 2, 2018  
**Mail Date:** Early March 2018

### APRIL/MAY

**Issue Theme:** Climate Change

**Issue Description:** Climate change is altering how businesses are planning for the future and how the military is changing its strategic plans, and it is deleteriously affecting human health. This issue will explore the efforts of scientists to model climate patterns and physical drivers (human-induced and otherwise) threatening our terrestrial water cycle, which is responsible for maintaining our physical world and the state of human health.

**Space Reservation:** Feb. 20, 2018  
**Materials Deadline:** March 27, 2018  
**Mail Date:** Early May 2018

### JUNE/JULY

**Issue Theme:** Predictive Analytics

**Issue Description:** Big data and analytics are key strategic priorities for insurance industry leaders around the world. How companies are applying them to improve business operations will be the focus. How the actuarial profession has been actively advancing the use of predictive analytics methods in its work will also be addressed.

**Space Reservation:** April 16, 2018  
**Materials Deadline:** May 21, 2018  
**Mail Date:** Late June 2018

### AUGUST/SEPTEMBER

**Issue Theme:** Diversity & Inclusion

**Issue Description:** This issue will explore the efforts we undertake, the challenges we face and the benefits we accrue as the actuarial profession grows in diversity and inclusion. Diversity and inclusion are examined across a variety of lenses such as (and not limited to) ethnicity/nationality, gender, sexual orientation/identification and neurodiversity.

**Space Reservation:** June 8, 2018  
**Materials Deadline:** July 16, 2018  
**Mail Date:** Mid-August 2018

### OCTOBER/NOVEMBER

**Issue Theme:** Technology

**Issue Description:** The financial services industry is rapidly adopting new technologies such as artificial intelligence, robotics and process automation to fuel digital transformation and innovation. Traditional distribution models, product designs and business processes are being challenged by new “born digital” InsurTech/FinTech startups and growing consumer expectations.

**\*Bonus distribution at the 2018 SOA Annual Meeting & Exhibit**

**Space Reservation:** Aug. 1, 2018  
**Materials Deadline:** Sept. 5, 2018  
**Mail Date:** Mid-October 2018

### DECEMBER/JANUARY

**Issue Theme:** Health

**Issue Description:** This issue will explore and highlight key issues faced by the health care industry—from affordability and system design to life expectancy and medical crises—taking a closer look at the top problems being solved by actuaries in health care analytics. Interactions of health care with other actuarial disciplines such as long-term care insurance and retirement planning will be considered.

**Space Reservation:** Oct. 10, 2018  
**Materials Deadline:** Nov. 14, 2018  
**Mail Date:** Late December 2018

No cancellations will be accepted after closing date. Covers and preferred positions are non-cancellable. Acceptance of advertising is subject to approval by editor.

# THE Actuary



# print rates

**GET THE MOST FOR YOUR ADVERTISING DOLLARS WITH THE ACTUARY. RATES FOR 2018 ARE UNCHANGED AND REMAIN A GREAT VALUE!**

## BLACK & WHITE RATES

AD SIZE	1x	3x	6x	12x	18x
2-Page Spread	\$6,070	\$5,930	\$5,550	\$5,300	\$5,000
Full Page	\$3,035	\$2,965	\$2,775	\$2,650	\$2,500
½ Page	\$1,945	\$1,875	\$1,720	\$1,700	\$1,645
⅓ Page	\$1,575	\$1,530	\$1,450	\$1,400	\$1,345

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## COLOR RATES

AD SIZE	1x	3x	6x	12x	18x
2-Page Spread	\$8,200	\$8,050	\$7,680	\$7,430	\$7,170
Full Page	\$4,100	\$4,025	\$3,840	\$3,715	\$3,585
½ Page	\$3,010	\$2,940	\$2,785	\$2,765	\$2,710
⅓ Page	\$2,640	\$2,595	\$2,515	\$2,465	\$2,410

## COVERS & SPECIAL POSITIONS

Covers and positions are 4-color process only. All positions are solely available on an annual contract basis.

- ➔ Cover 2: 35% of earned B&W rate
- ➔ Cover 4: 50% of earned B&W rate
- ➔ Opposite TOC: 15% of earned B&W rate
- ➔ Cover 3: 10% of earned B&W rate

## EARNED RATES

Total of full-page units, ½-page units and ⅓-page units determine frequency rates.

## INSERTS

Furnished inserts are billed at the black-and-white page rate x the number of insert pages.

- ➔ Two-page insert (one leaf): Two x earned frequency rate
- ➔ Four-page or larger insert is black-and-white earned frequency rate per page

## AGENCY DISCOUNT: 15%

Agency responsibility: Payment for all advertising ordered and published

**WE ARE PLEASED TO ANNOUNCE THAT OUR PRINT ADVERTISING RATES FOR 2018 ARE UNCHANGED AND REMAIN A GREAT VALUE!**

**IMPROVE YOUR EXPOSURE WITH PREMIUM POSITIONS**

**THE Actuary**

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**(A VIBRANT INSURANCE INDUSTRY)**

**EXPLORING TRENDS IN CHINESE INSURANCE REGULATION**

**BY JOHN WAGNER**

China is well known internationally for a variety of different attributes, including its long history, historical traditions such as the Great Wall, its size, its large population and its growing share of the global economy. From 1979 to 2010, China's annual gross domestic product (GDP) growth was 10% per year. Since 2010, growth has slowed to 7% per year. China's total population is 1.4 billion in 2016. China's total GDP in 2017 is the world's second largest economy behind the United States. The global economy has been especially rapid in its growth, with more than 20 percent annual growth since 2009 and about 47 percent of global total investment in Asia.

In this environment, the growth and change of the insurance market is also exciting. China's premium reached RMB 3 trillion (US\$ 415 billion) in 2016, with annual growth of more than 20 percent since 2013. Life is the largest market segment for health and life insurance. It is estimated that during 2016, the insurance premium growth in China represented 47 percent of the global growth in insurance premium (see **FIGURE 1**). With the fast economic development and growth, the insurance industry will have more development and growth opportunities for further growth.

This article provides an overview of China's insurance regulatory regime, some of these developments and views on possible future developments. The author works primarily in life and health insurance, but some coverage of property and casualty (P&C) is provided.

**FIGURE 1 CHINA MARKET PREMIUMS**

Year	Life and Health	Property and Casualty	Total
2013	~1,000	~500	~1,500
2014	~1,200	~600	~1,800
2015	~1,400	~700	~2,100
2016	~1,600	~800	~2,400

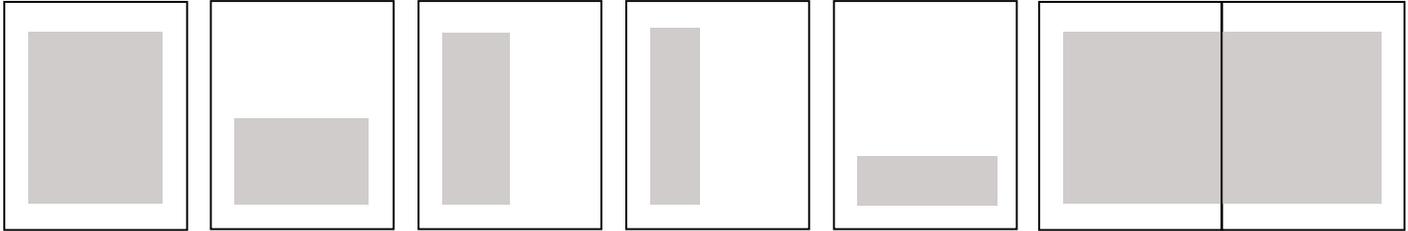
Source: China Insurance Regulatory Commission

# PRINT AD SPECIFICATIONS AND REQUIREMENTS

All dimensions are in inches.

Please submit advertisements for *The Actuary* according to the following specifications.

## Trim Size: 8.375 x 10.875



Full Page    1/2 Horizontal    1/2 Vertical    1/3 Vertical    1/3 Horizontal    2-Page Spread

AD TYPE	BLEED ADS	NON-BLEED ADS
2-Page Spread	17 x 11.125	15.25 x 9.375
Full Page	8.625 x 11.125	7.325 x 9.375
1/2 Horizontal	8.625 x 5.5	7.325 x 4.5
1/2 Vertical	4.1875 x 11.125	3.525 x 9.375
1/3 Horizontal	8.5 x 4.25	7.325 x 3.25
1/3 Vertical	3.0625 x 11.125	2.3125 x 9.375

### MECHANICAL SPECIFICATIONS

**Publication Trim Size:** 8.375 x 10.875

**Live Area:** 7.875 x 10.375

**Bleed:** 0.125

**Safety From Trim:** 0.25 minimum

### ACCEPTABLE FILE FORMAT

- ➔ Please supply a hi-res print-ready PDF/X-1a file.
- ➔ View specifications at [swop.org](http://swop.org) or [adobe.com](http://adobe.com) (search on PDF/X compliance).
- ➔ All fonts must be outlined or embedded.
- ➔ All images must be 300 dpi.
- ➔ Crop marks and color bars should be outside printable area (0.125 offset).
- ➔ Only one ad page per PDF document.

Important information (text/logos/images) should maintain a 0.25 gutter safeguard from the trim edge to ensure that it is not cropped during the print and/or bindery process.

### Disposition of Reproduction Material

Material will be held for one year from last insertion and then destroyed unless instructed otherwise.



### SUBMITTING AD MATERIALS

Please submit files via email to [dmather@mrvica.com](mailto:dmather@mrvica.com). Indicate name of file, advertiser name and contact information. The publisher will advise if the ad passes preflight or needs corrections.

### COLOR

- ➔ Color ads must use CMYK process color only; no RGB, LAB or Spot/PMS colors will be accepted.
- ➔ Ink density not to exceed 300%.
- ➔ Black-and-white ads should use black only (not 4-color); images should be grayscale.
- ➔ Black text 12 pt. or smaller should be black only. (C = 0%, M = 0%, Y = 0%, K = 100%)

# DIGITAL AD SPECIFICATIONS AND REQUIREMENTS

All dimensions are in pixels.

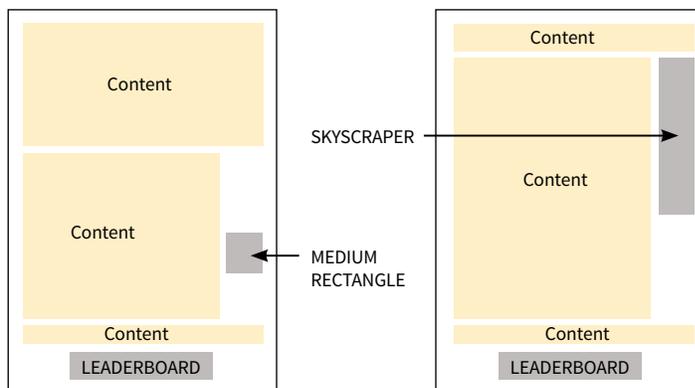
## WEBSITE

Reach *The Actuary* readers online through ***TheActuaryMagazine.org***. The responsive website is updated bimonthly with the latest magazine content and exclusive online features. Its audience is growing, with an average of 9,300 pageviews per month from mid-2016 through mid-2017.

Banner ads are designed to work across all modern browsers, but display support will vary across networks and firewall configurations. Banner ads are served using Google DoubleClick and may be blocked by some networks from view. The list of compatible browsers includes:

- IE7-IE10 (some IE7 and IE8 configurations are known to block DoubleClick ad sources)
- Chrome, Firefox, Safari
- iOS, Android, Win7 Mobile

WEBSITE			
AD SIZE	LEADERBOARD	SKYSCRAPER	MEDIUM RECTANGLE
Dimensions	728 x 90	160 x 600	300 x 250



## ADVERTISE TODAY

Contact Dean Mather, M.J. Mrvica Associates Inc., at **856.768.9360** or **[dmather@mrvica.com](mailto:dmather@mrvica.com)** for more details and a quote.

## ACCEPTABLE FILE FORMAT

- All web images must be 72 dpi.
- RGB or indexed color format.
- HTML5 ads are accepted; Flash ads are NOT accepted.
- We will accept the following file types: jpg, png, gif.
- Maximum file size is 40KB.
- Animated GIFs are allowed; maximum animated time is 30 seconds.
- Click tags OK.
- Must provide URL for click-through.

*Please do not include a border around the edge of your website ad. There is a one-pixel contrasting border programmed around all advertisements on ***TheActuaryMagazine.org***.*

## STANDARD HTML5 GUIDELINES

- In addition to the guidelines that pertain to all creatives, keep the following in mind for Standard HTML5 creatives:
- Standard HTML5 display ads are made up of an HTML file and a file of images. The 40KB size limit should be measured by adding together the sizes of the HTML file and image file.
  - HTML5 Rich Media creatives include polite loading by default. This means the initial load size of the creative includes only the main .html document (which works like a parent .swf file that loads all of the assets). The enabler and external .js libraries/style-sheets are considered subsequent load and are not included within QA test script.

See **[support.google.com/richmedia/answer/165130](http://support.google.com/richmedia/answer/165130)** for more information.

All website ads must be submitted **five** business days prior to the intended start date and are subject to approval.

## E-NEWSLETTER

Reach *The Actuary* audience every two months in the magazine's e-newsletter. More than 25,000 actuaries are on the distribution list, and only two ad spaces are available! Contact Dean Mather at **856.768.9360** or [dmather@mrvica.com](mailto:dmather@mrvica.com) for more details and a quote.

### E-NEWSLETTER

#### BANNER

468 x 60

The Actuary August/September 2017

Stiffing the Night Note  
The past failures, present successes and future possibilities of the longevity bond >>

The Actuary Magazine August/September 2017 Issue

- What Will Drive Growth?
- Stitching the Fabric Again
- A Stitch in Time
- Retirement Risks
- Smart Shopping
- Tortoise Thinking
- People Person

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Archives and Feedback  
For an extensive listing of back issues of *The Actuary*, visit our [archives page](#) on *The Actuary* magazine website.

We would appreciate your feedback about the digital version of the magazine. Contact us at [dmather@soa.org](mailto:dmather@soa.org).

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## 2018 DIGITAL CALENDAR & MATERIALS DEADLINES

### FEBRUARY/MARCH

**Issue Theme:** Communication  
**Issue Description:** Various communication development themes, including how to build trust to effectively inspire your audience, how to successfully communicate technical detail to those in nontechnical roles and how to enhance your own personal communication style, will be the focus of this issue.

**Space Reservation: Feb. 21, 2018**  
**Materials Deadline: March 6, 2018**  
**Email Date: Mid-March 2018**

### JUNE/JULY

**Issue Theme:** Predictive Analytics  
**Issue Description:** Big data and analytics are key strategic priorities for insurance industry leaders around the world. How companies are applying them to improve business operations will be the focus. How the actuarial profession has been actively advancing the use of predictive analytics methods in its work will also be addressed.

**Space Reservation: June 8, 2018**  
**Materials Deadline: June 21, 2018**  
**Email Date: Early July 2018**

### OCTOBER/NOVEMBER

**Issue Theme:** Technology  
**Issue Description:** The financial services industry is rapidly adopting new technologies to fuel digital transformation and innovation. Traditional distribution models, product designs and business processes are being challenged by new “born digital” InsurTech/FinTech start-ups and growing consumer expectations. \*This issue coincides with the 2018 SOA Annual Meeting & Exhibit

**Space Reservation: Sept. 24, 2018**  
**Materials Deadline: Oct. 5, 2018**  
**Email Date: Mid-October 2018**

### APRIL/MAY

**Issue Theme:** Climate Change  
**Issue Description:** This issue will explore the efforts of scientists to model climate patterns and physical drivers (human-induced and otherwise) threatening our terrestrial water cycle, which is responsible for maintaining our physical world and the state of human health.

**Space Reservation: April 13, 2018**  
**Materials Deadline: April 26, 2018**  
**Email Date: Early May 2018**

### AUGUST/SEPTEMBER

**Issue Theme:** Diversity & Inclusion  
**Issue Description:** This issue will explore the efforts we undertake, the challenges we face and the benefits we accrue as the actuarial profession grows in diversity and inclusion. Diversity and inclusion are examined across a variety of lenses such as (and not limited to) ethnicity/nationality, gender, sexual orientation/identification and neurodiversity.

**Space Reservation: Aug. 2, 2018**  
**Materials Deadline: Aug. 15, 2018**  
**Email Date: Late August 2018**

### DECEMBER/JANUARY

**Issue Theme:** Health  
**Issue Description:** This issue will explore and highlight key issues faced by the health care industry, taking a closer look at the top problems being solved by actuaries in health care analytics. Interactions of health care with other actuarial disciplines such as long-term care insurance and retirement planning will be considered.

**Space Reservation: Dec. 5, 2018**  
**Materials Deadline: Dec. 18, 2018**  
**Email Date: Early January 2019**